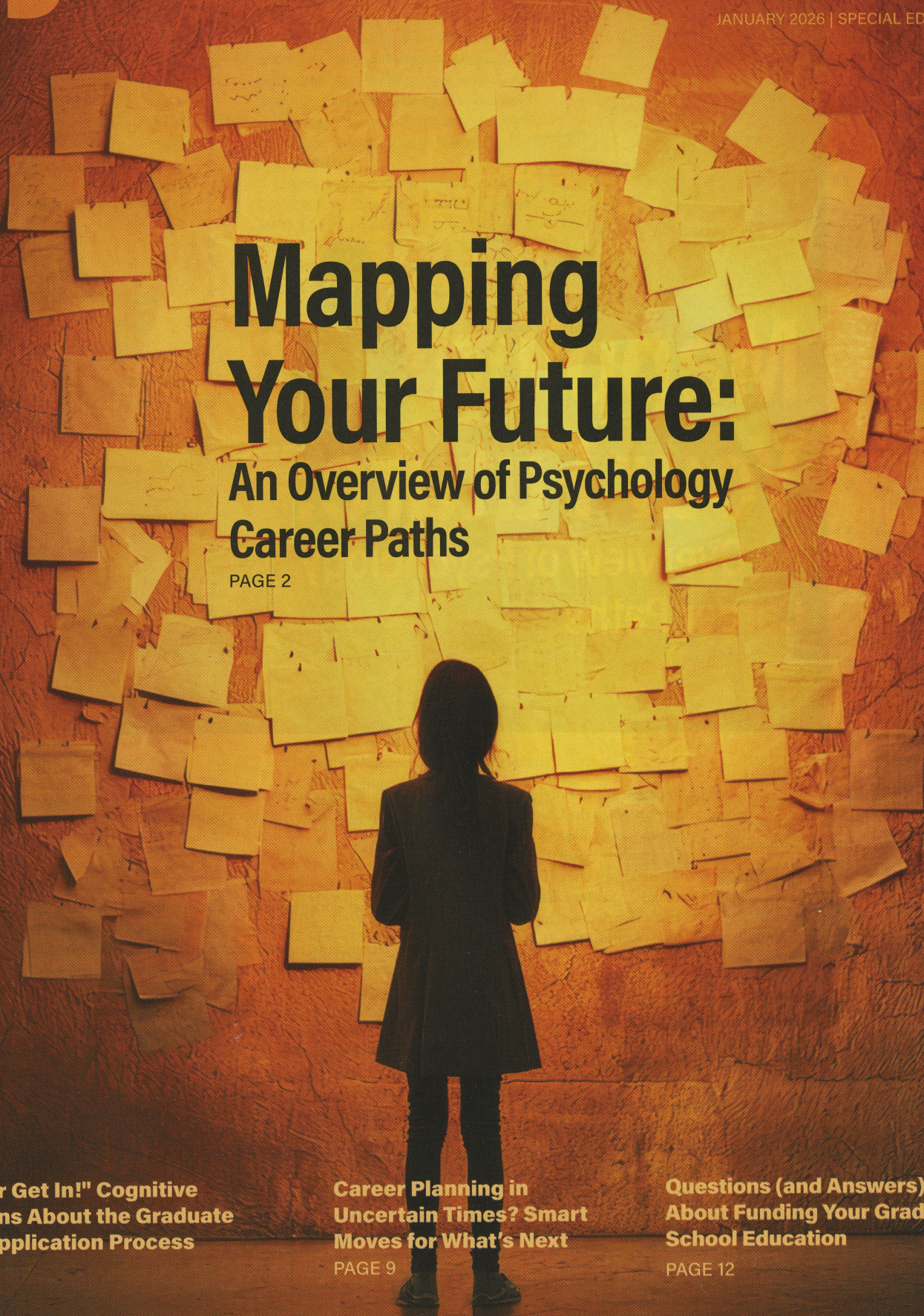




Mapping Your Future:

An Overview of Psychology Career Paths

PAGE 2

**"I'll Never Get In!" Cognitive
Distortions About the Graduate
School Application Process**

PAGE 5

**Career Planning in
Uncertain Times? Smart
Moves for What's Next**

PAGE 9

**Questions (and Answers)
About Funding Your Graduate
School Education**

PAGE 12

WWW.PSICHI.ORG
SPECIAL EDITION 2026

EDITOR
Susan Iles
susan.iles@psichi.org

ASSISTANT EDITOR
Bradley Cannon
bradley.cannon@psichi.org

EDITORIAL ASSISTANT:
Elisabeth Barrett
elisabeth.barrett@psichi.org

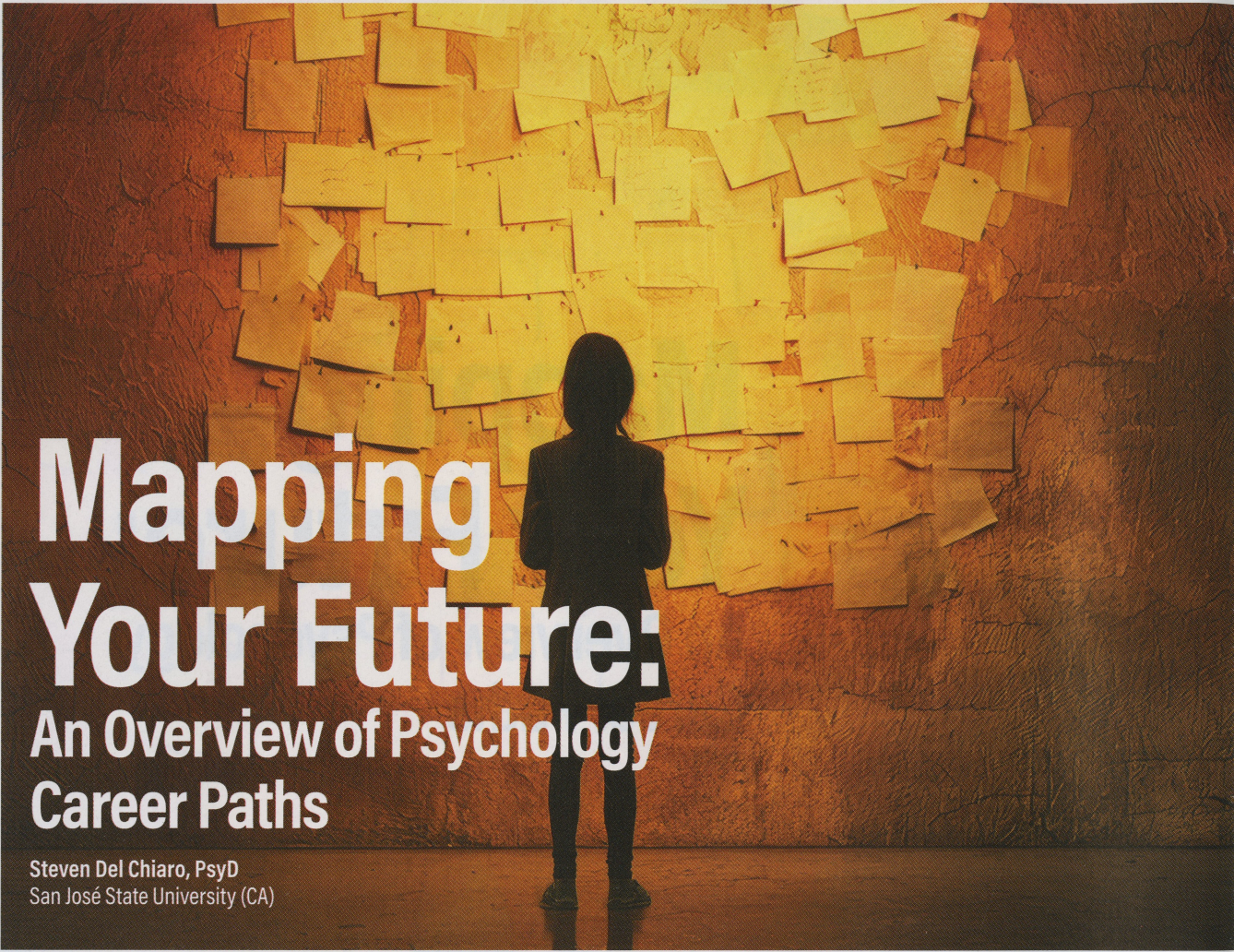
DESIGNER
Janet Reiss
janet.reiss@psichi.org

Published by Psi Chi, the International Honor Society in Psychology. Founded September 4, 1929, at the Ninth International Congress of Psychology, Yale University, New Haven, Connecticut. Member of the Association of College Honor Societies. *Eye on Psi Chi*, ISSN 1092-0803 (print) and ISSN 2164-9812 (online), is published quarterly by Psi Chi, the International Honor Society in Psychology. All contents ©2026 by Psi Chi. The publication schedule follows the academic year: fall, winter, spring, and summer. All opinions expressed in signed articles are those of the author(s) and do not necessarily reflect those of the editors and/or Psi Chi.

EDITORIAL OFFICE:
Psi Chi Headquarters
Street Address:
651 East 4th St., Suite 600
Chattanooga, TN 37403
Telephone: +1-423-756-2044
Email: psichieye@psichi.org
Website: www.psichi.org

Permission must be obtained from Psi Chi to reprint or adapt a table or figure; to reprint quotations exceeding the limits of fair use from one source, and/or to reprint any portion of poetry, prose, or song lyrics. All persons wishing to utilize any of the above materials must write to the publisher to request nonexclusive world rights in all languages to use copyrighted material in the present article and in future print and nonprint editions. All persons wishing to utilize any of the above materials are responsible for obtaining proper permission from copyright owners and are liable for any and all licensing fees required. All persons wishing to utilize any of the above materials must include copies of all permissions and credit lines with the article submission.

Advertisements that appear in *Eye on Psi Chi* do not represent endorsement by Psi Chi of the advertiser or the product. Psi Chi neither endorses nor is responsible for the content of third-party promotions.



Mapping Your Future: An Overview of Psychology Career Paths

Steven Del Chiaro, PsyD
San José State University (CA)

Psychology is consistently one of the most popular undergraduate majors in the United States. In the 2021–22 academic year, colleges and universities awarded approximately 129,600 bachelor's degrees in psychology, making it one of the top six fields of study nationally (National Center for Education Statistics [NCES], 2023). Over the past two decades, interest has grown significantly: between 2000–01 and 2020–21, the number of psychology bachelor's degrees awarded rose by nearly 72%, from 73,645 to 126,944 (BestColleges, 2022). The appeal of psychology lies in its flexibility. It can lead to careers in counseling, research, education, health care, technology, and business. At the same time, that breadth of opportunity can feel overwhelming for students preparing to take their next steps.

This article provides a roadmap. We'll look at careers you can pursue with a bachelor's, master's, or doctoral degree in psychology, as well as nontraditional but fast-growing options. Although many of the clinical examples draw from

California's licensure system, the principles apply nationwide. If you live outside California, check your state licensing board for details.

Careers With a Bachelor's Degree

A bachelor's degree in psychology opens more doors than many students realize. Graduates commonly work as **case managers**, **behavioral health technicians**, **research assistants**, **peer support specialists**, or **human resources specialists**. These entry-level positions provide valuable hands-on experience, from supporting clients in treatment centers to assisting in research labs or coordinating services in community agencies.

Employers consistently value psychology majors for their transferable skills: communication, teamwork, empathy, and analytical thinking. In fact, more than 3.6 million people in the United States hold psychology degrees, and they earn a median wage of about \$60,000 annually (Bureau of Labor Statistics [BLS], 2023). The outlook is especially strong for fields connected to behavioral health. Jobs such as **substance use and mental health counseling** are projected to grow nearly 19% between 2022 and 2032, much faster than the average for all occupations. Many of these positions begin with bachelor's-level entry before leading to graduate training (BLS, 2024a).

Previously published in *Eye on Psi Chi*, 30(2, 2025), p. 36–39.

One of my former students worked as a behavioral health technician right after graduation. The role gave him firsthand experience with clients and clarified that his long-term goal was to pursue counseling at the graduate level. His story reflects a common pattern: For many students, the bachelor's degree in psychology serves as both a valuable credential and a launchpad toward advanced training. For students drawn to deeper clinical work, graduate education becomes the natural next step.

Careers With a Master's Degree

A master's degree is the gateway to most counseling careers. Psychology consistently ranks among the largest graduate fields in the United States, with more than 38,000 master's degrees in psychology awarded in 2023, compared with just over 7,000 doctorates (American Psychological Association [APA], 2023a). This trend highlights how most students entering counseling professions do so through a master's-level pathway.

In California, three of the most common licensable master's-level roles include

- the Marriage and Family Therapist (MFT),
- the Licensed Clinical Social Worker (LCSW), and
- the Licensed Professional Clinical Counselor (LPCC).

Each requires graduate coursework, supervised experience, and licensing exams, and all prepare students for counseling practice in a variety of settings (California Board of Behavioral Sciences [BBS], 2024). Other states may use different titles or combine roles differently, but nearly all offer comparable pathways into professional counseling.

Graduates with master's degrees work in **community mental health agencies, hospitals, K–12 schools, and nonprofit organizations**, and many eventually enter **private practice**. Programs generally require two to three years of coursework, followed by 2,000–3,000 supervised hours and state licensing examinations. Tuition alone typically ranges from about \$30,000 at public universities to over \$80,000 at private institutions (APA, 2023). These figures do not include other expenses such as textbooks and materials, university fees, supervision or practicum costs, liability insurance, licensure preparation, and the income lost during unpaid training hours. For comparison, doctoral programs such as PhD and PsyD degrees are usually more expensive, with tuition alone ranging from roughly

\$80,000 to over \$200,000 depending on the institution and program type (APA, 2023).

Not all master's-level psychology degrees are clinical. Students also pursue specializations in **industrial-organizational (I-O) psychology, applied behavior analysis (ABA/BCBA), school psychology, and forensic psychology**. These fields extend psychological science into organizational, educational, and legal contexts.

Employment projections remain strong. The Bureau of Labor Statistics estimates that positions for marriage and family therapists will grow by 15% between 2022 and 2032, much faster than average (BLS, 2024b). I-O psychology also continues to show solid employment demand and competitive salaries, which are discussed further in the section on nontraditional psychology careers (BLS, 2024c). School psychology is expanding as districts face persistent shortages of school-based mental health professionals and rising student needs (National Association of School Psychologists [NASP], 2022).

Careers With a Doctoral Degree

Doctoral programs provide the highest level of training in psychology, preparing students for leadership in **clinical work, research, and academia**. In the United States, PhD programs remain more common than PsyD programs, but both are essential for different career goals.

- **PhD (Scientist-Practitioner Model):** PhD programs generally span 5 to 7 years and emphasize research, assessment, and clinical training. Many include funding through research or teaching assistantships. Graduates often work as university faculty, researchers, or advanced clinical supervisors (AllPsychologySchools, 2025).
- **PsyD (Scholar-Practitioner Model):** PsyD programs typically take 4 to 6 years and focus more heavily on applied clinical training than on research. They are frequently tuition-based, and graduates often enter private practice, leadership, or consultation (AllPsychologySchools, 2025).

Other doctoral routes include the EdD in **counseling or school psychology** and specialties in **neuropsychology, forensic psychology, and health psychology**.

The investment is substantial, but so are the returns. The Bureau of Labor Statistics reports that the median annual salary for psychologists is \$94,310 as of May 2024, and employment is projected to grow 6% between 2024 and 2034

Fast Facts About Psychology Bachelor's Degrees

- One of the top six undergraduate majors in the U.S.
- Over 129,000 degrees awarded in 2021–22 (NCES, 2023).
- Nearly 72% growth in degrees since 2000 (BestColleges, 2022).

(BLS, 2024d). Clinical psychologists specifically earn a median annual salary of about \$95,830, with the top 10% making more than \$168,000 (TrustedHealth, 2024). Forensic psychologists often earn between \$125,000 and \$150,000, depending on setting (APA, 2023b).

A useful lens: PhD students often ask, “How can I contribute to research and advance the science of psychology?” whereas PsyD students more often ask, “How can I apply psychology to help people now?” Both paths are valuable and serve different career goals. Yet psychology's reach is not limited to clinical or academic roles; many graduates apply their skills in emerging, nontraditional arenas.

Nontraditional Psychology Careers

Not every psychology graduate becomes a counselor or professor. Many apply their training in sectors where understanding human behavior is central, and these pathways are expanding quickly.

User Experience (UX) Research is one example. Surveys show that nearly one in four UX researchers has a background in psychology or sociology, reflecting the growing role of behavioral science in technology design (Nielsen Norman Group, 2020). In fact, job postings for UX research grew by 289% between 2017 and 2022, illustrating the rapid expansion of technology-driven behavioral roles (LinkedIn, 2022). Similarly, employment of human resources managers is projected to grow 5% from 2022 to 2032, keeping pace with national averages and underscoring the steady demand for psychology graduates in organizational settings (BLS, 2024e).

Policy analysts and program evaluators apply research and assessment skills to measure the effectiveness of social and community programs, often working with governments and nonprofits. Human resources professionals and organizational consultants use psychology to improve hiring practices, leadership development, and workplace culture. In marketing and communications, psychology graduates analyze consumer decision-making, applying principles of behavioral economics and motivation. The global digital marketing industry is projected to exceed \$700 billion by 2028, creating opportunities for psychology-trained professionals in advertising and communications (Statista, 2023). Nonprofit leaders also use psychology to design and direct programs that address community and social needs.

Across all these sectors, employers emphasize transferable skills such as communication, teamwork, adaptability, and critical thinking. A Psi Chi survey found that employers often place more weight on these competencies than on grades or course titles (Hettich, 2021).

Top 5 Transferable Skills Employers Want

1. Communication
2. Critical thinking
3. Teamwork
4. Adaptability
5. Emotional intelligence

Industrial-organizational psychology exemplifies this intersection of research, leadership, and applied behavioral science. In 2023, I-O psychologists earned a median annual salary of \$139,280, with the top 10% making more than \$210,000 (BLS, 2024c).

As these diverse options show, psychology can take you in many directions. The challenge, then, is choosing the path that fits you best.

Choosing a Path

With so many possibilities, it's natural to feel uncertain about your future. In fact, surveys suggest that up to 80% of U.S. college students report stress about choosing a major or career

Quick Guide 3 Ways to Ease Career Anxiety

1. Talk to someone in the field—Informational interviews with professionals can provide clarity and reduce uncertainty.
2. Try small experiments—Internships, research projects, or volunteer work help test interests before making big commitments.
3. Use your resources—Career centers, Psi Chi, and APA divisions offer structured support and connections.

path, and about 60% experience significant anxiety tied to these decisions (Gore et al., 2020; NCES, 2022).

Fortunately, research shows that engaging in career exploration activities (such as internships, informational interviews, and mentorship) can significantly reduce anxiety and increase confidence in decision-making (Cheung & Jin, 2016). Connecting with professional organizations like Psi Chi or APA divisions can also provide role models and social support that buffer career-related stress (Hirschi et al., 2015).

So, although the range of possible futures may feel daunting, exploration itself is part of the journey. Stay curious, take small steps, and allow your career to unfold over time. As a psychology major, you will build skills in critical thinking, empathy, communication, and analysis, and these will serve you well in any direction you choose.

"You don't have to see the whole staircase, just take the first step."

~ Martin Luther King Jr.

Resources

- O*NET Online—www.onetonline.org: Search by job title to see job descriptions, skills, salary ranges, and growth outlook. Use the "Bright Outlook" filter to identify fast-growing roles.
- APA Divisions—www.apa.org/about/division: Explore more than 50 specialty divisions. Student memberships provide newsletters, resources, and networking opportunities.
- California Board of Behavioral Sciences (BBS)—www.bbs.ca.gov: Learn about requirements for MFT, LPCC, and LCSW licensure in California. The site includes supervised hours forms and exam information.
- Other States: Every state has its own licensing board. Names and websites differ, but all outline licensure requirements. To find yours, search "psychology licensing board" + your state.
- Psi Chi Career Resources—www.psi-chi.org: Offers career articles, interviews, and resources written for psychology students.

Book: *Insider's Guide to Graduate Programs in Clinical and Counseling Psychology*: Annual guide comparing graduate programs, admissions criteria, and training opportunities.

References

- AllPsychologySchools. (2025). *Guide to doctorates in psychology (PhD and PsyD)*. <https://www.allpsychologyschools.com/degrees/phd/>
- American Psychological Association. (2023a). *Degrees in psychology*. <https://www.apa.org/workforce/data-tools/degrees-psychology>
- American Psychological Association. (2023b). *Jobs with a doctorate in psychology*. <https://www.psychology.org/resources/jobs-with-a-doctorate-in-psychology/>
- BestColleges. (2022, December 15). *Psychology majors are booming: Here's why*. <https://bestcolleges.com/news/psychology-majors-booming-why/>
- Bureau of Labor Statistics. (2023). *Field of degree: Psychology*. U.S. Department of Labor. <https://www.bls.gov/ooh/field-of-degree/psychology/psychology-field-of-degree.htm>
- Bureau of Labor Statistics. (2024a). *Substance abuse, behavioral disorder, and mental health counselors*. U.S. Department of Labor. <https://www.bls.gov/ooh/community-and-social-service/substance-abuse-behavioral-disorder-and-mental-health-counselors.htm>
- Bureau of Labor Statistics. (2024b). *Marriage and family therapists*. U.S. Department of Labor. <https://www.bls.gov/ooh/community-and-social-service/marriage-and-family-therapists.htm>
- Bureau of Labor Statistics. (2024c). *Psychologists*. U.S. Department of Labor. <https://www.bls.gov/ooh/life-physical-and-social-science/psychologists.htm>
- Bureau of Labor Statistics. (2024d). *Occupational outlook for psychologists*. U.S. Department of Labor. <https://www.bls.gov/ooh/life-physical-and-social-science/psychologists.htm>
- Bureau of Labor Statistics. (2024e). *Human resources managers: Occupational outlook handbook*. U.S. Department of Labor. <https://www.bls.gov/ooh/management/human-resources-managers.htm>
- Cheung, R., & Jin, Q. (2016). Impact of a career exploration course on career decision making, adaptability, and relational support. *Journal of Career Assessment*, 24(3), 481–496. <https://doi.org/10.1177/1069072715599390>
- Gore, P. A., Leuwerke, W. C., & Krumboltz, J. D. (2020). Career development in college students: Indicators of anxiety and adaptability. *Journal of Career Development*, 47(5), 471–485. <https://doi.org/10.1177/0894845318781041>
- Hettich, P. (2021, Fall). What skills do employers seek? Four perspectives. *Eye on Psi Chi*, 25(1), 20–24. <https://doi.org/10.24839/2164-9812.Eye26.1.20>
- Hirschi, A., Herrmann, A., & Keller, A. C. (2015). Career adaptability, work engagement, and stress: A longitudinal study. *Journal of Vocational Behavior*, 88, 38–47. <https://doi.org/10.1016/j.jvb.2015.02.011>
- LinkedIn. (2022). *Jobs on the rise: 25 U.S. roles that are growing in demand*. LinkedIn Economic Graph. <https://www.linkedin.com/pulse/jobs-rise-25-us-roles-growing-demand-linkedin-news>
- National Association of School Psychologists. (2022). *Shortages in school psychology: Challenges to meeting the growing needs of U.S. students*. <https://www.nasponline.org>
- National Center for Education Statistics. (2023). *Bachelor's degrees conferred by postsecondary institutions, by field of study: 1970–71 through 2021–22 (Table 322.10)*. U.S. Department of Education, Institute of Education Sciences. <https://nces.ed.gov/ipeds/data/ipeds-tables/322.10/>
- Nielsen Norman Group. (2020). *User experience careers—2nd edition*. https://media.nngroup.com/media-reports/free-UserExperience-Careers_2nd_Edition.pdf
- Statista. (2023). *Global digital advertising and marketing market size 2020–2028*. <https://www.statista.com/statistics/237974/online-advertising-spending-worldwide/>
- TrustedHealth. (2024). *Clinical psychologist salary guide*. <https://www.trustedhealth.com/allied-career-guide/clinical-psychologist-salary-guide>



Steve Del Chiaro, PsyD, is psychology faculty at San José State University, where he teaches undergraduate courses. He also teaches undergraduate psychology at Santa Clara University and graduate counseling psychology at St. Mary's College of California. His teaching and professional work focus on helping

students explore career paths in psychology, with particular interests in trauma, counseling, and applied professional practice.

"I'll Never Get in!"

Cognitive Distortions About the Graduate School Application Process in Clinical and Counseling Psychology

Maria A. Turkson, PhD
Penn State Harrisburg (PA)

If I didn't get in
the first time...

This is the
worst outcome!

I'm a
failure!

I should've ...



Applying to graduate school in psychology can be intimidating and stressful, particularly when seeking entry into APA-accredited, PhD clinical and counseling psychology doctoral programs (Norcross & Sayette, 2024). Applicants may dread, “*It’s almost impossible. I heard it’s harder to get into than medical school!*” Although admission to these doctoral programs is highly competitive (about a 10% acceptance rate; Michalski et al., 2021), successful applications hinge on understanding how the process works and excelling at each step, such as how to earn strong letters of recommendation. When thinking negatively about the process, even the best efforts can be derailed.

Wait ... Psychology Students Study Cognitive Distortions So They Can’t Make Them. Right?

Wrong. In psychology, you learn how to recognize cognitive distortions. Thoughts like, “*I just can’t get anything done today at work. I’m such a failure!*” are often inconsistent with reality (i.e., one is hardly a failure; Alford & Beck, 1997). Plus, they can make you feel distressed and inert. Negative thoughts may also create a self-fulfilling prophecy—inaction might actually lead to failing a task, such as missing application deadlines.

As a psychology student, you also learn how psychotherapists intervene with clients who have dysfunctional thinking. But you might be surprised to learn that even psychotherapists make cognitive errors, because they are human too (Norcross & VandenBos, 2018; Turkson et al., 2007). For instance, a psychotherapist might think, “*I should have made a better intervention there. Why can’t I understand what this client is feeling?*” By disputing these negative assumptions, psychotherapists engage in self-care and provide clients with better therapy.

Similarly, students applying to graduate school may also have negative thinking—about themselves, their work (e.g., research experience), and the application process. If unchecked, these thoughts can sabotage your success. Like seasoned psychotherapists, applicants can engage in self-care by monitoring their negative thoughts. Thus, the aim of this article is to identify some distortions applicants make and how to dispute them. Self-care enables you to reduce stress and focus on developing your application skills while showcasing your accomplishments.

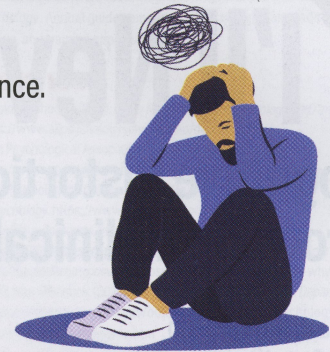
Previously published in *Eye on Psi Chi*, 29 (3, 2025), p. 24–27.

Fortune Telling

Predicting a bad outcome without evidence.

Catastrophizing

Thinking the worst is going to happen.



Triggers for Cognitive Distortions

Distortions can be triggered by many sources, such as obtaining a course grade lower than expected. One common trigger is when listening to professor’s advice on how to get into graduate school. At least once a semester, I run an “Applying to Graduate School in Psychology Workshop.” I cover everything from admission statistics to tips for writing a good personal statement and (appropriately) requesting letters of recommendation. When discussing admission rates for clinical and counseling psychology doctoral programs, my initial advice is that the competition is stiff. Then I provide a how-to guide for crafting an excellent application. Students sometimes report feeling “scared” about the admission rates and research requirements. Others worry that they started the process too late. Although some worry may be motivating, too much fear can be paralyzing. As professors, do we wish to scare students? No, but we want to provide accurate information. Furthermore, applications are expensive (Norcross et al., 2024). Students who understand the admission rates might be motivated to work judiciously on their applications.

Here’s some cognitive distortions students may make during the application process, but can actively dispute, using cognitive restructuring, a process of examining one’s distorted thoughts and reframing them to reflect reality. Disputing dysfunctional thoughts is part of self-care that helps you feel less stressed as you traverse the application process.

Selective Abstraction/Mental Filtering.

Although it is understandable to feel discouraged by low acceptance rates to doctoral programs in clinical and counseling psychology, you can get mired in those statistics—“*The admission rates are so low. Why even try at all?*” Simultaneously, you may filter out or discount strategies that will increase your chances of getting accepted. For instance, you may ignore professional advice on

how to (a) write an excellent personal statement (e.g., Norcross et al., 2024), and (b) secure good letters of recommendation (Gomez, 2016; Norcross, Sayette, & Burke, 2023). Indeed, research suggests that students tend to discount the importance of these letters (Nauta, 2000).

To remedy selective abstraction:

1. **Ask yourself, “What am I hearing? Did the professor really say it’s impossible to get in?”** Probably not. It’s more like your professor is saying it is difficult, but not impossible.
2. **Expand your thinking.** Focus on all of your professors’ advice (not just on admissions statistics). For instance, review the process for requesting, and doing the work necessary to earn strong letters of recommendation (e.g., Novotney, 2017)
3. **Learn more about the application process.** Read articles in *Eye on Psi Chi*. These quick-read gems are packed with advice and are free to Psi Chi members!
4. **Invest in a graduate school guide** (see Norcross & Sayette, 2024). These manuals include sample timelines and provide excellent, step-by-step instructions on how to develop a competitive application.

To reap the rewards, start this process as early as possible, such as your second year or sooner.

Fortune Telling

As in the title of this article, you might think, “*I’ll never get in!*” The assumption is that the application will be denied without considering all the evidence.

1. **Review the evidence.** If your qualifications are very strong, then you have a good chance of getting in somewhere, as there are more graduate programs and higher admission rates than ever (Norcross & Kuhle, 2011).

2. **Apply wisely.** To maximize your odds, apply to at least 10 doctoral programs, and consider some safe choices (i.e., programs for which you easily meet the criteria).

All-or-Nothing Thinking

“Getting into a doctoral program is a **MUST**—anything else is worthless.” To combat this either-or thinking:

1. **Evaluate events on a continuum.**
2. **Take a gap year**, for example. You could study for the GREs, or continue working with faculty on their research. Although not the initial goal, a gap year can be a step in the right direction toward grad school (Norcross, Sayette, & Charneski, 2023).
3. **Consider programs that fit your experience.** Most students want to be a psychologist, a doctoral-level occupation, but are less aware of master’s programs for which their present qualifications might be better suited. Acceptance rates are much higher for master’s programs in clinical and counseling psychology than doctoral programs (Michalski et al., 2021). Plus, a master’s degree may keep your options open—there’s the preparation for the more competitive doctoral degree, and the capability to enter the workplace sooner (i.e., becoming license eligible for a profession in counseling—not counseling psychology, however). One drawback is little scholarship funding, so student debt is a consideration. Although not the original goal, a master’s program can be a good compromise.
4. **Find meaningful work with your bachelor’s degree.** Work experience can also build valuable skills for future applications to graduate school.

These three examples are anything but worthless!

Catastrophizing.

Sometimes students might think that not getting into graduate school in psychology is the end of the world. “Not getting in is **THE** worst thing that could happen to me!”

To self-monitor:

1. **Reframe to “This is not ideal but I could stand this!”** and ask yourself, “Is this really the worst that could happen?” Probably not. A denial is upsetting but not the end of the world.
2. **Allow yourself to experience negative feelings.** It’s normal to feel upset.
3. **Re-group** and work towards your next step.

Overgeneralization

One unsuccessful round of applications might result in thinking that any future applications will result in the same disappointment. “Why should I apply again? I just won’t get in. It’s useless.” The second attempt can be fruitful. I’ve mentored students who applied to doctoral programs unsuccessfully, but then strengthened their applications and gained entrance (e.g., by coauthoring a publication while in a master’s program).

Labeling

A pesky negative thought students may have is “If I don’t (didn’t) get in, I’m a failure. I’m not smart enough.” With this error, you attribute the cause of the application result to yourself, as opposed to your effort: “I am a failure.” Such a mindset implies that abilities are “fixed,” whereas success may depend on a “growth mindset” in which skills develop (Dweck, 2016). Instead of assuming that you “lack what it takes” (e.g., intelligence) to attend graduate school (fixed mindset), you can work harder to obtain the necessary skills with input from professional mentors (growth mindset). Those with a growth mindset view an application denial as a disappointment, but also an opportunity for improvement. Accordingly, they tend to have less distress (Burnette et al., 2020).

Although not just anyone can become a clinical or counseling psychologist, GPA can be improved through study and hard work. How to write a personal statement, and earn detailed letters of recommendation, can be taught and shaped. Success often requires successive approximations to the end goal. Seasoned researchers have experience with a growth mindset, given that most peer-reviewed journal articles would never be published if the researcher gave up after the first try! To correct labeling:

1. **Describe the outcome** without derogating your character.
2. **Try a growth mindset:** “My application wasn’t successful, but I am a bright person. I can work harder, take advice from professors and mentors, and make my application more competitive next time.”

The Tyranny of the Should:

Applying to graduate school is a time-consuming process. It’s like a part time job. Often, students are late in starting the process for various reasons—change of major, working a job outside of the classroom. But even those who prepare in advance might lament, “I should have known that I needed authorship on a peer-reviewed

journal article!” “I could’ve started this application process earlier!” and “I ought to have known that I needed to present at a regional conference!” Although these experiences are often necessary to gain entry into PhD doctoral programs, berating yourself makes you feel dejected.

How to combat overgeneralization?

1. **Stay present focused.** Develop a strategy
2. **Find a mentor**, for example. Seek one in your department, and/or through Psi Chi’s mentoring program and ask for feedback on your application materials and qualifications. Be willing to accept their input.
3. **Continue to do the work** to obtain strong letters of recommendation (Norcross, Sayette, & Burke, 2023).
4. **Recognize mistakes.** If your personal statement (a) reads more like a diary than a professional statement of your interest in psychology, or (b) is too general, such as omitting specific faculty with whom you’d like to conduct research or work clinically, and why (i.e., the program “fit”), this is a chance to rectify those mistakes (see Turner-Musa et al., 2024).
5. **Make use of graduate school guides** for samples (e.g., CVs), and program criteria (e.g., minimum GPA).
6. **Decide if you really want to re-apply**, then implement your plan. Be sure to follow all the professional advice. Doctoral programs rank letters of recommendation, personal statements, and GPA as the three most important criteria for applicants (Michalski et al., 2021), and in that descending order (Norcross et al., 2005), so carefully focus on those.



Fixed Mindset

- Setback = quit
- I either have what it takes or I don't
- Intelligence is unchangeable
- Low motivation to try again



Growth Mindset

- Setback = opportunity to work harder
- If I don't have the skills, I can learn them
- Intelligence is malleable
- High motivation to succeed

Instead:

1. **Deal with the reality at hand.** Understand that top PhD programs may only accept those with advanced research skills.
2. **Consider other doctoral programs.** If you lack research experience, you may still get accepted, provided the remaining parts of your application are top-notch (e.g., GPA over 3.5). Specifically, acceptance rates vary for doctoral programs in clinical psychology with PsyD (practice-oriented) programs having the highest rates—as much as 50% for freestanding schools (Norcross & Kuhle, 2011). The drawback is that students are much less likely to receive funding, however, this is not true for counseling psychology PsyD programs (Norcross et al., 2021).
3. **Consider a master's program.** They tend to be more forgiving of limited research experience.
4. **Recall that letters of recommendation are critical.** They are rated as more important than research experience, even for doctoral programs (Norcross et al., 2005).

In conclusion, graduate school applicants may practice self-care by closely monitoring their negative thoughts throughout the application process. These thoughts can get in the way of creating a good application, cause stress, and even prevent you from reaching your full potential. By using the practical strategies outlined in the article, you can beat negative thinking. Although the process is very competitive, remember that the central components of the application (i.e., letters of recommendation, personal statement, and GPA) require skills that can be learned through hard work. So, adopt a growth mindset and go get 'em!

References

- Alford, B. A., & Beck, A. T. (1997). *The integrative power of cognitive therapy*. Guilford Press.
- Burnette, J. L., Knouse, L. E., Vavra, D. T., O'Boyle, E., & Brooks, M. A. (2020). Growth mindsets and psychological distress: A meta-analysis. *Clinical Psychology Review*, 77, 1–13. <https://doi.org/10.1016/j.cpr.2020.101816>
- Dweck, C. (2016). *Mindset: The new psychology of success* (updated ed.). Random House.
- Gomez, J. (2016, Spring). How to properly request letters of recommendation from your professors: Ask, don't tell. *Eye on Psi Chi*, 28(4), 12–15. <https://doi.org/10.24839/1092-0803.eye20.3.12>
- Michalski, D. S., Cope, C., & Fowler, G. A. (2021, September 3). *Graduate study in psychology summary report: Admissions, applications, and acceptances*. American Psychological Association. <https://www.apa.org/education-career/grad/survey-data/2018-admissions-applications>
- Nauta, M. M. (2000). Assessing the accuracy of psychology undergraduates' perceptions of graduate admission criteria. *Teaching of Psychology*, 27(4), 277–280.
- Norcross, J. C., Dang, M. K., Jamieson, G. J., & Charneski, A. S. (2024, Summer). Personal statement requirements and application fees for graduate school in clinical and counseling psychology: What's it gonna take? *Eye on Psi Chi*, 28(4), 30–32. <https://doi.org/10.24839/2164-9812.Eye28.4.30>
- Norcross, J. C., Kohout, J. L., & Wicherski, M. (2005). Graduate study in psychology, 1971–2004. *American Psychologist*, 60(9), 959–975. <https://doi.org/10.1037/0003-066X.60.9.959>
- Norcross, J. C., & Kuhle, B. X. (2011, Summer). What are your chances? New probabilities of admission into graduate psychology programs. *Eye on Psi Chi*, 15(4), 20–22. <https://doi.org/10.24839/1092-0803.eye15.4.20>
- Norcross, J. C., & Sayette, M. A. (2024). *Insider's guide to graduate programs in clinical and counseling psychology* (2024/25 ed.). Guilford Press.
- Norcross, J. C., Sayette, M. A., & Burke, J. D. (2023, Fall). Obtaining letters of recommendation for graduate school. *Eye on Psi Chi*, 28(1), 24–29. <https://doi.org/10.24839/2164-9812.Eye28.1.24>
- Norcross, J. C., Sayette, M. A., & Charneski, A. S. (2023, Winter). Gap year(s) before graduate school: Pros, cons, and unknowns. *Eye on Psi Chi*, 28(3), 24–27. <https://doi.org/10.24839/2164-9812.Eye28.2.24>
- Norcross, J. C., Sayette, M. A., & Martin-Wagar, C. A. (2021). Doctoral training in counseling psychology: Analyses of 20-year trends, differences across the practice-research continuum, and comparisons with clinical psychology. *Training and Education in Professional Psychology*, 15(3), 167–175. <https://doi.org/10.1037/tep0000306>
- Norcross, J. C., & VandenBos, G. R. (2018). *Leaving it at the office: A guide to psychotherapist self-care*. (2nd ed.). The Guilford Press.
- Novotney, A. (2017, January 1). The art of the letter. *Monitor on Psychology*, 48(1). <https://www.apa.org/monitor/2017/01/letter-recommendation>
- Turkson, M. A., & Norcross, J. C., & Guy, J. D. (2007). Restructuring cognitions. In J. C. Norcross & J. D. Guy (Eds.), *Leaving it at the office: A guide to psychotherapist self-care*. (pp. 114–130). Guilford Press.
- Turner-Musa, J., Radico, J., & Prinstein, M. (2024, Fall). Questions and answers about graduate school statements of purpose! *Eye on Psi Chi*, 29(1), 17–19. <https://doi.org/10.24839/2164-9812.Eye29.1.17>



Maria A. Turkson, PhD, is a licensed psychologist and associate teaching professor at Penn State Harrisburg where she teaches undergraduate and graduate students. She is a member of Psi Chi and a longstanding primary advisor to Psi Chi on campus. Dr. Turkson is a member of the National Register

of Health Service Psychologists. She is the winner of the 2024 International Purple Ribbon Award for Best Youth Initiative for her work educating college students about domestic violence. Her research and clinical interests involve the graduate school application process, the therapy process, colon cancer prevention, career development, and intimate partner violence.

ADVERTISEMENT



eBook: Grad School

Eye on Grad School: Guidance Through A Successful Application

The Graduate Program of Your Choice Awaits

Psi Chi's first digital anthology brings together our very best advice about applying to graduate school—advice accumulated from 25+ experts. Readers will learn how to solicit letters of recommendation, prepare for the GRE, interview, and more.

Psi Chi members: Remember to login to get \$15 off!

DOWNLOAD TODAY at store.psichi.org



Career Planning in Uncertain Times?

Smart Moves for What's Next

Diane A. Safer, PhD
Albert Einstein College of Medicine (NY)

A new school year is always a mix of excitement and anxiety, but this year, add in the extra uncertainty of the economy and job market, and it's easy to feel overwhelmed. Navigating this reality is like surfing on a sand dune. The ground is constantly shifting, the slope is unpredictable, and the path that looked solid one moment can slide out from under you the next. Because you have little control, success depends less on controlling the terrain and more on how you move with it. You need to find your balance and adjust quickly to any changes to make it to the end.

A lot your success relies on your mindset. As psychology students, you may already understand the power of mindset.

Previously published in *Eye on Psi Chi*, 30 (2, 2025), p. 26–27.

Think about it as the superpower that shapes how you respond to challenges, adapt to change, and pursue your goals. But mindset alone isn't enough; it works best when paired with action. You can take practical steps to make smart choices, even when the future feels unpredictable. This article offers some suggestions for things you can do now to help you keep steady and moving forward over that ever-changing marketplace terrain.

Step 1: Assess the Current Job Market

Economic trends are shifting and uncertain right now, and news about layoffs feels huge and uncontrollable. This year, the psychology job market presents a complex picture. We know that federal funding cuts to programs with the Department of Health and Human Services, the Substance Abuse and Mental Health Services Administration,

and the Veterans Administration (Abrams, 2025) have impacted research opportunities, including affecting psychology research and psychologists. However, as these budget cuts and job losses increase anxiety and feelings of uncertainty, they have led to a growing demand for mental health services, indicating an area of growth for those in the psychology field.

A review (Deering, 2025) of salary data and employment projections from the U.S. Bureau of Labor Statistics to determine the top jobs in psychology or related fields found that mental health counselors topped the list. Also on the list were industrial-organizational psychologists and counselors in educational, guidance, and school and vocational settings. Another report suggested that careers in psychedelic-assisted therapy, workplace mental wellness, and jobs in AI+psychology were fast-growing psychology niches to watch (HRFuture.net, 2025). In addition, the incredible rise in AI jobs adds further areas for psychologists to explore, such as jobs in User Experience (UX; Lee, 2017), development of app-based therapy programs (Stringer, 2025), and behavioral design (Johnson, n.a.).

It's important to understand the economy and be aware of job market trends, but make sure to find reputable sources of information such as the **Bureau of Labor Statistics** and the **American Psychological Association**. Use this information to identify which career paths align with both your interests and the realities of the market. Instead of seeing uncertainty as a threat, treat it like data. Test different roles by doing internships or finding volunteer opportunities. Reflect on what you enjoy, what works for you, what doesn't—then adjust your plan. **Psychology is all about observing, analyzing, and adapting. You need to apply this to exploring career paths as well.** Learn about career paths in areas that are growing and that sound interesting to you. Then use this time in school to build skills that are transferable and sought by employers.

Step 2: Build Your Network

When the future feels uncertain, it's easy to get caught up in the idea that you have to figure it all out on your own. But life, and your path to a career, rarely unfolds without the impact of others. The people you meet along the way play a big role in shaping your path. The good news is that you already have a network. Your network consists of your classmates, peers, professors, and mentors. Grow your network further by reaching out to alumni or contacting people working in areas that interest you. Talking with others can provide guidance and reassurance, but it can also spark opportunities you might never have considered. So building your network now is essential.

Change your mindset about networking. The prospect of networking can be intimidating at first. One way to ease that feeling is to think of it less as asking for favors and more as building relationships. Start small: Introduce yourself to classmates outside of your usual circle or strike up a conversation with a professor after class. Then reach out further: Ask your school if they have an alumni database, a mentoring program, or any upcoming career panels. These are great opportunities to learn about different career paths and to hear how others are navigating shifts in their industries. You might even ask, "Have you noticed any changes or challenges in your field recently?" to show that you are paying attention to the current environment and to get insights to learn what's really going on.

Approach people with genuine curiosity. A simple message like, "I'm interested in your field and would love to hear how you got started," can open the door to valuable connections. This type of outreach, formally called an *informational interview*, is simply a casual career conversation, and these conversations can be impactful (Safer, 2023). Unlike a job interview, the focus isn't on preparing answers

about yourself; it's about listening, learning, and building rapport. And these conversations can happen anywhere from conferences, career fairs, networking receptions to virtual events. When you attend an event, think beyond the formal programming that is being offered. There is real value in connecting with the people in the room, not just in absorbing the information presented. Generally, most people enjoy sharing their stories, though it's worth remembering that in uncertain times, they may also be facing challenges of their own and you should be sensitive to their time and circumstances.

Maintain relationships. Many people think of networking as growing their number of connections on LinkedIn. Networking is not just making one-time connections, it's about staying in touch. So certainly, connect on LinkedIn or share contact information. But then, send a thank-you note to show gratitude for a conversation, follow up on any advice that was provided, share an experience you had, or send an article that you think would be interesting. In uncertain times, you can also check in by sharing resources that may be helpful to the other person. These small steps keep relationships alive. It's never too early or too late to build or reconnect with people in your network.

Step 3: Engage in Self-Reflection

Building and maintaining relationships is essential, but it's only one step of navigating an uncertain marketplace. Equally important is turning inward, taking time to understand yourself. As you monitor the job market and grow your network, you need to have an understanding of yourself to help you make decisions, even when the future is unclear.

Self-assessment involves determining your strengths, interests, and values, and provides a foundation for making career decisions, especially when the future feels unclear. There are many online self-assessment tools, such as personality tests (e.g., **16personalities.com**), value assessments (e.g., **values sort**), interests evaluations (e.g., **O*Net Interest Profiler**), and strengths assessments (e.g., **CliftonStrengths**). See what is available online for free and, before you pay for anything out-of-pocket, check if your institution's career services office or your company's HR department offers any free assessments. The self-awareness you will gain can help you identify where there might be some gaps in your skills or experiences. It can also help you articulate your skills and goals to potential employers.

More and more employers are focusing on skills-based hiring, which is hiring based on the specific skills and abilities you have, rather than just considering your academic standing and/or previous work experience. In fact, the National Association of Colleges and Employers' (NACE) **Annual Job Outlook Survey** reports that the majority of employers are now using skills-based hiring practices always or most of the time. Therefore, it's important to be aware of the skills employers are seeking. According to NACE (2025), top skills employers are looking for include problem solving, communication (written and verbal), technical, and analytical skills. Soft skills such as ability to work on a team, take initiative, demonstrate a strong work ethic, be flexible, and pay attention to detail are also highly sought.

Both self-assessment and self-awareness are strengthened by the practice of self-reflection, the deliberate process of pausing to evaluate your experiences and choices. For example, after you finish a summer internship, you might reflect not only on the what you did but also on what energized you, what felt draining, and what skills you want to develop further. Self-reflection is critical for long-term career success because it fosters communication skills, empathy, time management, and other qualities that employers value (Castrillon, 2023). Research shows that self-reflection was positively correlated with people's ability to prepare for, adapt, and adjust to social and environmental changes (Ran et al., 2023).

Step 4: Develop Your Skills

Once you've identified your strengths, interests, and any areas for growth, the next step is to actively build the skills and experiences that will carry you forward.

You can grow through formal learning such as online courses or certifications. That might mean taking a short course in statistics, coding, or UX research or joining webinars on emerging areas like AI in psychology or mental health technology. You can also grow through informal learning, such as leading a club on campus, working with a mentor, or volunteering for a project. You will be learning both practical and technical skills but also developing those transferable skills—like communication, problem-solving, and cultural competence—which are adaptable across many careers. Employers and graduate programs value students who are flexible and prepared for a range of roles.

Conclusion

While the current job market presents challenges, it also offers opportunities for those who stay informed, are aware of their strengths and interests, and who have built valuable skills.

It's key to embrace flexibility. As the job market shifts, curiosity, openness to new experiences, and a commitment to learning can make you more resilient to change. The ability to pivot and adjust career plans in response to changing circumstances is invaluable in today's dynamic job market. Think of each role as a chance to learn, grow, and pivot. Your first job may not be your dream job, but you will find that seemingly unrelated experiences provide valuable transferable skills.

Whether you're a first-year student excited about the possibilities ahead or a senior preparing to enter a turbulent job market, it's important to approach challenges intentionally, learning from missteps, and adjusting along the way. With the right mindset, connections, and skills, you can move forward even when the ground feels unsteady. Approach your career with curiosity, adaptability, and self-awareness,

and treat challenges as opportunities to learn and grow. By practicing these habits, you'll be better able to stay steady and keep going, no matter how things shift around you.

References

- Abrams, Z. (2025). Psychology faces unprecedented challenges amid federal actions and funding cuts. *Monitor on Psychology*, 56(5), 26. <https://www.apa.org/monitor/2025/07-08/psychology-under-siege>
- Castrillon, C. (2023, March 13). *Why self-awareness is essential for career success*. <https://www.forbes.com/sites/carolinecastrillon/2023/03/12/why-self-awareness-is-essential-for-career-success/>
- Deering, M. (2025, July 9). *These are the fastest growing jobs in psychology in 2025*. <https://www.psychology.org/resources/fastest-growing-careers-in-psychology/>
- HRFuture.net. (2025). *Top 12 best psychology jobs in 2025: High-paying, fulfilling careers for psychology graduates*. Retrieved August 25 from <https://www.hrfuture.net/strategy-operations/hr-trends-trending/top-12-best-psychology-jobs-in-2025-high-paying-fulfilling-careers-for-psychology-graduates/>
- Johnson, E. (N.A.). How to start a career in behavioral design. <https://www.nirandfar.com/behavioral-design/>
- Lee, G. (2017, March 12). *Having a Psychology background is already a huge step towards User Experience (UX)*. Medium.com.
- NACE. (2025). *The attributes employers look for on new grad resumes—and how to showcase them*. <https://www.naceweb.org/about-us/press-the-attributes-employers-look-for-on-new-grad-resumes-and-how-to-showcase-them>
- Ran, J., Liu, H., Yuan, Y., Yu, X., & Dong, T. (2023). Linking career exploration, self-reflection, career calling, career adaptability and subjective well-being: A self-regulation theory perspective. *Psychology Research and Behavior Management*, 16, 2805–2817. <https://doi.org/10.2147/prbm.S420666>
- Safer, D. A. (2023, Spring). Embarking on career exploration? Start a career conversation. *Eye on Psi Chi*, 27(3), 14–16. <https://doi.org/10.24839/2164-9812.Eye27.3.14>
- Stringer, H. (2025). Technology is reshaping practice to expand psychology's reach. *Monitor on Psychology*, 56, 66. <https://www.apa.org/monitor/2025/01/trends-technology-shaping-practice>



Diane A. Safer, PhD, is the inaugural director of career and professional development for graduate students and postdocs and an assistant professor in the Department of Psychiatry and Behavioral Services at Albert Einstein College of Medicine in the Bronx, NY. A former business professional with more than 20 years of experience in PR firms serving healthcare/biotech companies, Diane ran her own information consulting company for 10 years before moving to career and professional development. Dr. Safer is actively engaged with national organizations that support graduate education, research training, and career development, including the AAMC Graduate Research Education and Training (GREAT) Group, the Graduate Career Consortium (GCC), and the National Postdoctoral Association (NPA). Diane completed her BA in psychology at the University of Wisconsin-Madison and earned her MA and PhD in social psychology at Columbia University in New York, NY.

ADVERTISEMENT

eBook: Careers

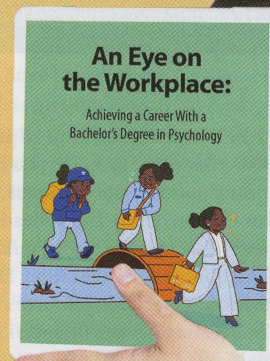
An Eye on the Workplace: Achieving a Career With a Bachelor's Degree in Psychology

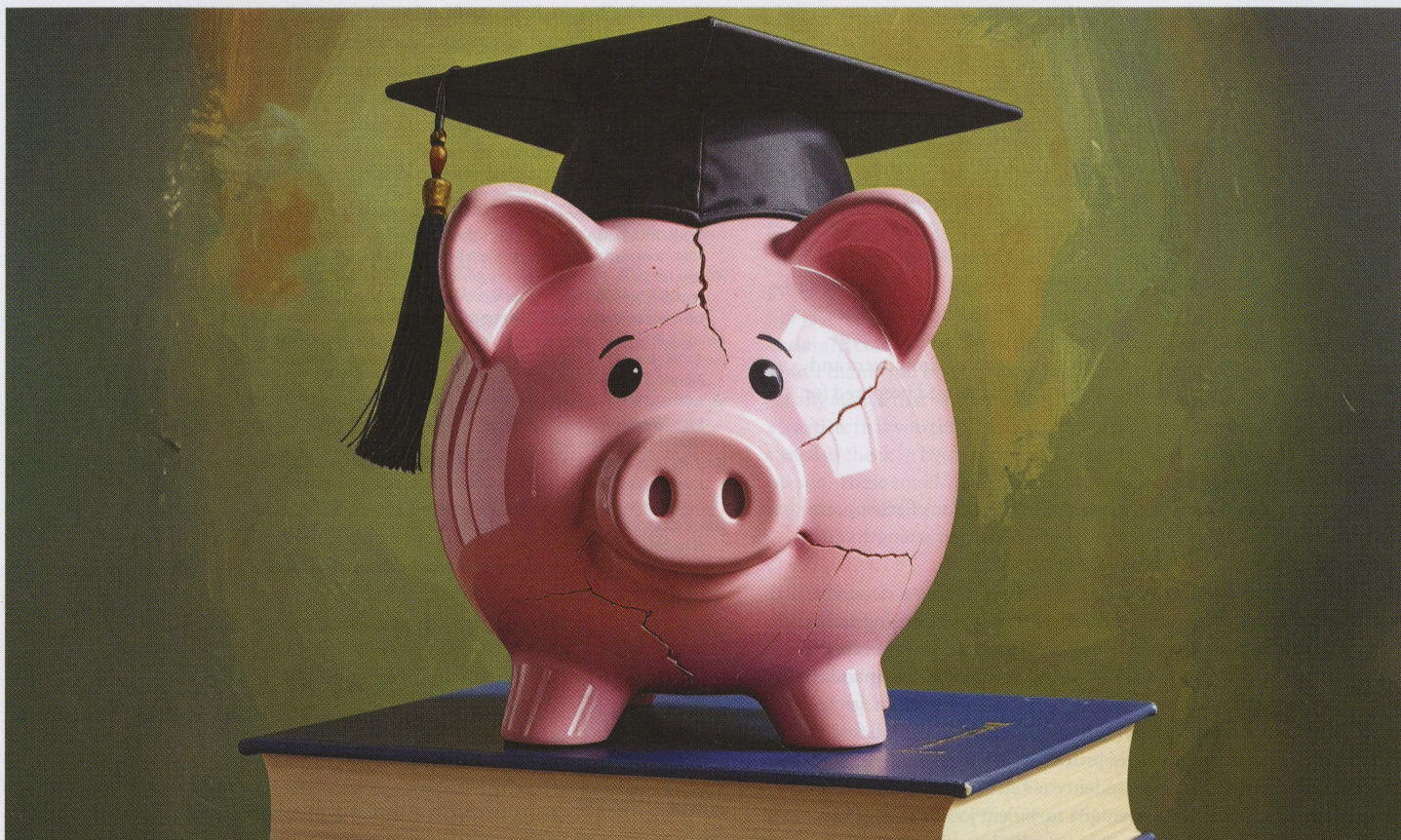
Let Psi Chi's digital anthology guide you from college to career.
30 articles from psychology career experts.

DOWNLOAD AND READ TODAY!

Store.PsiChi.org

Psi Chi members: Remember to log in to get \$15 off!





Questions (and Answers) About Funding Your Graduate School Education

Julie Radico, PsyD, ABPP
Radico Psychological and Consultation Services, LLC

Jocelyn Turner-Musa, PhD
Morgan State University (MD)

Mitch Prinstein, PhD, ABPP
University of North Carolina–Chapel Hill

Navigating the financial landscape of graduate school can feel like a daunting task. Do you have questions about funding options, student loans, and financial aid? In this edition of our Three Heads ARE Better Than One series, our experts will guide you through the maze of funding your graduate school education. Discover practical advice, personal experiences, and valuable resources that will help you make informed decisions and alleviate financial stress as you pursue your academic goals.

What was your biggest financial challenge during graduate school, and how did you overcome it?

Previously published in *Eye on Psi Chi*, 30 (2, 2025), p. 23–25.

Radico: Making thoughtful financial decisions about your education is such an important topic. Personally, I paid for all of my undergrad and graduate school through student loans. I lived at home and was luckily able to commute (about an hour each way for both schools). Although my parents couldn't help pay for my schooling, I did not have to pay rent so was able to use the money I made working 25–35 hours a week all throughout undergrad and grad school to pay for other incidentals (e.g. car, insurance, clothes).

Turner-Musa: My biggest financial challenge occurred before I started my program. I was promised a research fellowship based in part on funding from a federal grant. Unfortunately, the grant was not funded. So, my parents took out a loan to fund my first year of graduate school. After that, I received funding through the graduate school, other programs, and when necessary, worked part-time.

Prinstein: I had student loans to pay for personal expenses and travel to research conferences while I was in graduate school. A very exciting resource for students to learn about is the NIH loan repayment program, which offers a payback of student loans for those pursuing a career conducting psychological research. This was a fantastic program that allowed me to stay focused on research, which tends to pay a bit lower than clinical practice, and have my loans taken care of by the federal government. I hope that this program continues, and if so, it is a wonderful resource to help pay back any debt accrued in graduate school.

Can you walk us through how you researched and applied for financial aid or scholarships? Any tips for standing out?

Radico: Both undergrad and graduate students have access to apply for FAFSA (Free Application for Federal Student Aid). Depending on the program you are applying to, your graduate tuition may be covered by the institution. This tends to be more common, though not guaranteed, through PhD programs. (My colleagues can likely tell you more about PhD programs.) I completed a PsyD program and did not have access to such tuition coverage. Back in my day (did I make myself sound old enough yet?) those attending PsyD programs had access to take out a high amount of student loans through the Graduate PLUS loan program. It appears this program will not exist as of 2026, so it will be important for those who plan to rely on student loans to be informed about tuition costs, loan access, and the interest rates of each type of loan.

Turner-Musa: After my first year, I took advantage of opportunities shared by faculty members. One such opportunity was a fellowship through an organization that matched me with a government agency that provided applied research experience in the Department of Defense. My work there provided excellent experience and funding to support my education. I also spoke with the graduate school about funding opportunities available through the university.

Prinstein: In most accredited PhD programs in clinical psychology, a tuition waiver is granted, and a small stipend is offered to all doctoral students for about 4 to 5 years of in-residence training. Once a student begins their predoctoral internship, it is usually not necessary to pay for tuition, and the internship offers a somewhat larger salary. In non-clinical doctoral programs, it is possible to apply for an NSF graduate research fellowship, which offers very generous support for three years of graduate training and innovative research. This is an outstanding option for many graduate students. It is also worth exploring the NIH National Research Service Awards (F31 awards) to fund research that addresses health priorities in the United States. These are available to graduate students in all types of psychology, doctoral programs. Several private foundations, including the Ford Foundation, similarly offer outstanding fellowships to support graduate students and their work.

How did you decide whether to take out student loans, and what factors influenced that decision?

Radico: I had to rely on student loans for several reasons. I received some tuition assistance through FAFSA and student achievement. I encourage students to be savvy and look for scholarships and awards. Psi Chi has awards. The American Psychological Association also compiles many awards available to undergrad and grad students.

Turner-Musa: The only loan I received was during my first year. After that, I applied for fellowships and university assistantships. I was determined not to take out student loans as a graduate student because I had some student debt from my undergraduate program. Fortunately, there were other funding resources available at the time. I strongly recommend that you speak with your faculty advisor and the graduate school to find out about other funding opportunities such as fellowships, grants, tuition awards, and assistantships. Professional organizations such as the American Psychological Association and the Association of Psychological Science offer awards. There are also funding opportunities via the Federal Government (e.g., National Science Foundation).

Prinstein: A research career requires attendance at scientific conferences to present posters and scientific presentations. Although some travel awards are available through these conferences and sometimes through one's university, it is nevertheless expensive. My student loans helped me keep pace with the cost of living, but also helped me purchase a computer and attend research conferences.

What are the pros and cons of working as a teaching assistant or research assistant while in grad school? And do you have any tips for acquiring these opportunities?

Radico: If you can work in such positions and it aligns with your specialty area within psychology, this could be a great way to defer some of your tuition costs/earn income while you are also building your CV. Be mindful to know your bandwidth and be able to balance work, school, self-care, and your personal relationships. Graduate school is a marathon, not a sprint; you need to be sure you have ample support and are taking care of yourself.

Turner-Musa: Working as a teaching or research assistant provides you with an opportunity to work closely with a faculty member while at the same time acquiring skills that can strengthen your CV and marketability. This is also paid work, so funding is definitely a plus. Among the cons is time. As a teaching or research assistant, you may have to devote quite a bit of time to completing tasks associated with the position. As mentioned, this means balancing work, school, your personal life, and just taking time out for self. In terms of tips for acquiring these opportunities, just ask. When you are applying for graduate school, you should ask about teaching and research assistantships and criteria for obtaining them. At Morgan State University, some of our teaching assistants work as discussion leaders for our General Psychology courses. Others work as instructors in some of our psychology courses. They have been a great support to our department, and our undergraduate students look up to them as near peer mentors.

Prinstein: Most graduate students serve as a research or a teaching assistant, which provides not only funding, but valuable training in the activities. One is expected to perform as a faculty member. Usually the work is not too onerous, and hopefully it is designed to be as much a training experience for you as it is a help to the faculty member that you are assisting.

Did you explore any unconventional ways to fund your education—such as fellowships, employer reimbursement, or side gigs? And would you recommend these ideas to others?

Radico: During grad school, I worked in a Supportive Living Program (SLP) helping adults with severe mental illness for 6 years during my education. I also worked retail on the weekends for those 6 years and a work-study job at my grad school for 2 of those years. While the Recovery Program (SLP) work did not offer tuition reimbursement, it was directly aligned with my education. My work-study provided me with time to do school work, after completing work assignments. If you need to work, I'd encourage you to consider finding a job that helps tell the story of how that work is preparing you for the type of internship, postdoctoral fellowship, or career you want.

Turner-Musa: Yes indeed. To supplement my fellowships, I had a few strategic "side gigs." What I mean is that my "side gigs" were related to my research interests at the time. I did survey research and data collection for a research and evaluation firm, I worked for a call center where I conducted opinion research, and I worked for a company where I assisted in advertising the company to secure new clients. These experiences provided important skills I would later use in graduate school and beyond.

Prinstein: In many clinical psychology doctoral programs, students are strongly discouraged, or sometimes even prohibited, from pursuing outside work. The time spent on the graduate curriculum, completing one's research, and also accruing the clinical experience necessary for training and eventual internship placement, already equals many, many hours each week. This may be why most programs offered a tuition waiver, and a stipend for all graduate students, so it is not necessary to pursue additional employment.

How did financial stress (if any) impact your academic performance or mental health, and what support systems helped?

Radico: The graduate school guilt is real. I remember when I would spend time with my family/friends or go to bed early that I would often be plagued with thoughts like "You should be studying" or "You could be working on your paper/dissertation." Despite these thoughts and feelings, I made sure to spend time with loved ones and engage in enjoyable activities. Grad school spans many years of your life. It is important to look back and know that you worked hard, but also that you didn't lose yourself or people important to you during that time.

Turner-Musa: While financial stress was real, it did not impact my academic performance or mental health. I was very fortunate and had a strong support system in my family and partner. In fact, I met my partner while in graduate school and he was extremely helpful. He supported me in many ways, including providing me with social outlets needed to relax and take a little time away from school. This is very important.

Prinstein: Student loans accrue lots of interest while one is completing their graduate training, and most psychologists do not earn enough money to pay them off rapidly following graduation, which can cause future financial stress. This is why the loan repayment program is a valuable resource to ensure that students are able to address the most important scientific questions necessary to advance the health of the American people.

What advice would you give to students weighing the cost of graduate school against future career opportunities?

Radico: You can do a lot of really engaging, exciting, and rewarding work as a psychologist. There are amazing colleagues and clients to support and learn from in this profession. Even with that in mind, there can be significant costs (e.g., financial, time, and energy) with grad school. Be mindful to be as informed as you possibly can about the realities of those costs and what type of work and lifestyle you will need to pursue to overcome those costs (e.g., pay off your debt, work in a nonprofit to obtain loan forgiveness).

Turner-Musa: Graduate school is expensive. The strategies provided in this column may help to mitigate financial challenges. That said, if you are interested in advancing your career in psychology, it is worth it. Do your homework to find ways to pay for your education and reduce debt. There are so many opportunities available to you in psychology today, and if this your chosen discipline, just do it. The future is yours.

Prinstein: Some students need to support family members while they are in graduate school, and the amount of their stipend may have extreme consequences for themselves and others. For all other students, however, it is likely more important to select a program that offers the best possible training and the best possible match with a research mentor rather than to select a program based on a couple thousand dollars more stipend.



Julie Radico, PsyD, ABPP, is a Pennsylvania licensed clinical psychologist, board-certified in clinical health psychology. She has extensive experience in multi-disciplinary patient-centered clinical care, education, research, wellness, and leadership. She earned her doctoral degree in clinical psychology and master's degrees (clinical psychology & counseling and clinical health psychology) at the Philadelphia College of Osteopathic Medicine. Dr. Radico completed her postdoctoral fellowship in the department of Family Medicine at the University of Mississippi Medical Center. Dr. Radico serves in leadership positions for the American Psychological Association, Pennsylvania Psychological Association, American Academy of Clinical Health Psychology, APA Society for Health Psychologists, and the Society of Teachers of Family Medicine (STFM).



Jocelyn Turner-Musa, PhD, is a professor and chairperson of the Department of Psychology at Morgan State University (MSU) in Baltimore, MD. She is the director of student training in the MSU ASCEND Center for Biomedical Research, funded by the National Institutes of Health. She is also a member of the American Psychological Association and is Past-President of Division 1, The Society for General Psychology. Her research focuses on understanding the role of psychological and social factors on disease management and health promotion. Dr. Turner-Musa has received numerous awards including an American Fellows Award from the American Association of University Women.



Mitch Prinstein, PhD, ABPP, is the Chief Science Officer of the American Psychological Association and the John Van Setters Distinguished Professor of Psychology and Neuroscience at the University of North Carolina at Chapel Hill. He has published over 150 peer-reviewed papers and nine books, including *The Portable Mentor: Expert Guide to a Career in Psychology*.

ELEVATE YOUR CAREER

WITH A PSI CHI MEMBERSHIP!

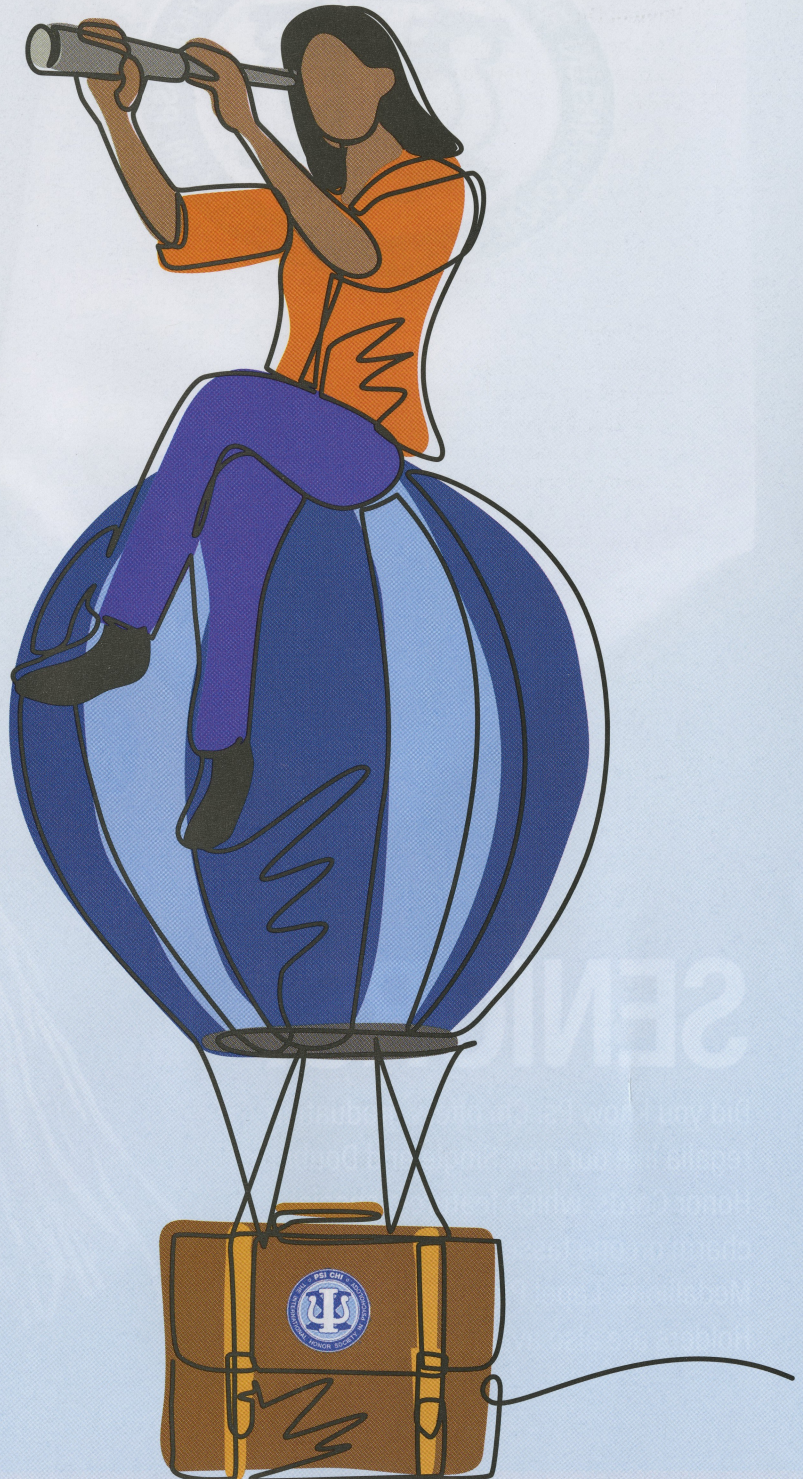
Psi Chi is the world's largest student psychological organization.
All members receive:

- Access to Thousands of Psychology-Related Job Openings
- A Powerful Line for Your Resumé
- Career Advice Content and Events—Both Local and Global
- Guidance for Applying to Graduate School
- Out-of-Classroom Opportunities to Connect With Faculty
- \$400k+ in Annual Scholarships, Awards, Grants
- Numerous Research and Publishing Opportunities
- The U.S. Government Accepts Membership as a Requirement for Numerous GS-7 Level Occupations
- Local and Global Leadership Experiences

Find out today how you can
become a part of PSI CHI.



PSI CHI THE INTERNATIONAL
HONOR SOCIETY
IN PSYCHOLOGY



Visit www.psichi.org/JoinToday

f in X @



SENIORS!

Did you know Psi Chi offers graduation regalia like our new Single and Double Honor Cords, which feature a special charm on one tassel? Honor Stoles, Medallions, Lapel Pins, and Certificate Holders are also available. Order today!

Shop at Store.PsiChi.org